

Volume 20
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August
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Sahnoan Star

Hi Everyone! Happy summer (at last!)

by David M.

We are (finally!) putting the finishing touches on the new Site Improvement Agreement (SIA), the old “Cabin Deal” replacement. As was decided by the Shareholders in the 2014 meeting, your Board has implemented a program wherein members can retain their equity in their site improvements.

A little history: Back in the beginning (sixties), Tom Knight and the founders constructed an arrangement wherein members could contribute the cost of materials (about \$1200 in 1972!) and the members would have a cabin raising. The “owner” could use the cabin as long as they wanted, but their equity would revert to COG over a period of years (sometimes ten, sometimes six, depending upon the Board.) This seemed to work well in the early years, when cabins had no power, A/C, WiFi, TV, etc. But over the decades, as members built larger cabins or brought in mobile homes and such, this equity reversion caused quite a bit of heartburn and a few lawsuits.

Today, we find the Star Ranch with a number of “abandoned” and poorly maintained sites. The Board has taken a hard look at this, and decided that with the equity reversion process, after a while the member has little incentive to keep the site maintained. After all, it’s COG’s, not theirs. It sounds good on paper, but falls down in practice. So we decided to “give back” the equity to the owner, and that was approved by the stockholders.

So then we tried to implement the new program. Oops! Turns out that under the terms of our loan with First National Bank, we can’t transfer any of the COG assets without their permission. OK, we finally figured out a way to deal with that. So now we can proceed.

We originally had a loan for \$217,000, which has been paid down to \$183,000 or so now. It is a twenty-year, adjustable rate loan that is currently at about 5% interest per year. At the rate we are paying it down, it’s going to take MANY years. And the Fed is making noises like interest rates will be going up next year, and so will the rate on our loan. We need to pay it down faster and get control of our assets back!

So here’s the plan. We have a few members with leased sites that would like to purchase the improvements. All that money will be applied toward paying down the loan (and line of credit). A great start, but it’s not enough cash. So we proposing to implement a “transfer fee” for the equities that we are giving back to the “owners”. Instead of giving back 100% of the agreed-upon current value, we are going to give back 90%, and with the 10% fee, apply it to the loan to get it paid off. We believe that this is a fair and reasonable way to get our club’s financial control back in our hands, and save the members thousands of dollars each year on loan interest. We’d rather apply those dollars to improvements instead of sending them to First National!

It’s not mandatory. If you want to remain with your existing old “cabin deal”, of course you can. When you decide to give up the site improvements, COG will sell them to the new owner and use all the proceeds to pay off the loan or whatever. Or you can pay COG the 10% transfer fee and take full ownership of your site improvements. You get to choose!

We hope that this program will be well accepted, and that the benefits to the club will start appearing in the near future. We are also hoping that you will talk to us about your concerns or issues with this program. We are just Sahnoans, like you, and we don’t have all the answers. Talk to us! We want to hear from you. Phone numbers and email addresses are on the back of this newsletter. We look forward to hearing from you!

PRIDE OF OWNERSHIP

At the 2014 annual stockholders meeting, C.O.G. announced a program aimed at improving the appearance of sites at Star Ranch. A shortage of volunteers postponed implementation of that program; however, at the July 2015 meeting of the C.O.G. Board of Directors, the program found new life in a number of unsolicited volunteers.

With the objective of helping our fellow members identify and remedy unsightly and dangerous issues at their respective sites, the program is focused on making Star Ranch a community we will all be proud to call home.

Beginning in September 2015, our volunteers will be visiting Ranch sites, documenting issues to be addressed by the site-holders, taking photographs as necessary, and reporting their findings to the board of directors and the management. Issues to be addressed will include:

- **Structures**

Cabin/site appearance will be considered, including outside appearance from the street, clean porch/entrance, safe entrance to your home and necessary maintenance.

- **Grounds**

Yard/site appearance, including dead trees, hanging limbs, downed limbs that need to be removed to the appropriate area, junk sitting out (old refrigerators, old furniture, dog/cat poop, etc.)

- **Outbuildings**

Shed/outbuildings will be held to the same standards as cabin/site appearance.

- **Vehicles**

Vehicles that are inoperable, vehicles that do not have current registration, and/or vehicles that do not have current inspections must be removed from your site. This includes motor homes, campers, trailers, cars, trucks, golf carts, motorcycles and all other vehicles, including boats.

- **Other**

Committee members will be looking for electrical line hazards, i.e., lines in dead trees, trees leaning into electrical lines, or any other electrical hazards, as well as any other issues that detract from the overall appearance of the Ranch.

C.O.G. management will contact affected site-holders, in writing, regarding the documented issues and will request that those issues be addressed within a reasonable time frame. Follow-up letters will be sent to those members who are not adequately responsive to the original request. As a last resort, the management may either direct the maintenance staff to do the required work, or hire the work done by outside resources. The cost of that work will be billed to the site-holder.

The management understands that there are those of us who, for a variety of reasons, are unable to perform the type of labor required to resolve certain types of issues. To support those site-holders, a list of resources available to perform such work will be provided. These resources may be available to perform the required work at a reasonable hourly rate.

If you are contacted regarding issues at your site, please remember that our objective is to make Star Ranch a better place, a place that is attractive both to visitors and other site-holders. We understand that sometimes our members can be occupied with other life issues and that site maintenance can take a back seat; however, we hope you understand that it is to the benefit of all members that sites at Star Ranch are clean and well maintained.

If you have any questions concerning this program, please contact the office. We are always glad to hear from you.

Please remember, it's all about **Pride Of Ownership!**

July 11th was the annual AANR Skinny Dip. Great Success! The Watermelon Festival was not much competition this year. All rental cabins were filled & RV row was busy. We had 94 skinny dippers—thanks Mike W. for keeping track of everyone and thanks to Roy F. for taking photos & thanks to Wanda H. taking food orders & delivering bbq plates she picked up from the Watermelon Festival.

Join us Friday nights, 5 PM for Hors D' Oeuvres at the Pool Pavilion.

Bring your own snacks & drinks!

August 2015

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1 9:30—11 AM Brunch Rocky Horror Picture Show Summer-Mummers
2 9:30—11 AM Brunch	3	4	5	6	7 5 PM Hours d' Oeuvres at Pavilion	8 9:30—11 AM Brunch 6 PM Road Kill Cook Off
9 9:30—11 AM Brunch	10	11	12 6 PM Potluck Music with Phil & Phriends	13	14 5 PM Hours d' Oeuvres at Pavilion	15 9:30—11 AM Brunch 10 AM Board Mtg 1 PM Council Mtg 3 PM Ice Cream Contest
16 9:30—11 AM Brunch	17	18	19	20	21 5 PM Hours d' Oeuvres at Pavilion	22 9:30—11 AM Brunch All Day Water Park Fun Day
23 9:30—11 AM Brunch	24	25	26	27	28 5 PM Hours d' Oeuvres at Pavilion	29 9:30—11 AM Brunch 6 PM Cheeseburgers Parrot Head Night "Tacky Tourist" Contest
30 9:30—11 AM Brunch	31					

September 2015

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4		5 9:30—11 AM Brunch Labor Day Tournaments 8 PM DJ & Dance
6 9:30—11 AM Brunch Labor Day Tournaments	7	8	9	10	11	12 9:30—11 AM Brunch Cajun Fest
13 9:30—11 AM Brunch	14	15	16	17	18	19 9:30—11 AM Brunch 10 AM Board Mtg 1 PM Council Mtg
20 9:30—11 AM Brunch	21	22	23	24	25	26 9:30—11 AM Brunch
27 9:30—11 AM Brunch	28	29	30			



Happy Birthday!



Bruce D	8/1
Jennifer M	8/7
Gary H	8/2
Wendell W	8/10
Susan L	8/11
Margie H	8/21
Ardeth S	8/24
Mike M.	8/24
Genie C	8/31
Myrl S	8/31

Jordan S	9/1
Belinda A	9/4
Mike Mc	9/5
Paul O	9/5
Crystal W	9/6
Peggy L	9/6
Gary C	9/9
Kim D	9/10
Nikki L	9/10
Mike A	9/11
Dina P	9/13
G. Mike W	9/17
Linda D	9/18
Joe W	9/19
Mike W	9/25
Arlene M	9/25
Pat W	9/28
Bob R	9/30

REMINDER!

When visiting the Ranch be sure to stop at the office to sign in & out.

Did you hear the one.....about the dentist and the manicurist? They are always fighting tooth and nail.



We had a good turn out for the July 18th Luau considering it was a last minute plan. Had over 50 hungry diners. Delicious food was cooked & served by several hard working volunteers. Thanks to all!



4th of July weekend was explosive! Rental cabins were filled, RV row was full & several visitors in tents. Tournaments were filled to the max! Had to create several teams for the tournaments so everyone could play. Delicious meals, sunny & hot temps, good music, great camaraderie. Thanks to everyone who helped make it a successful weekend.



DID YOU KNOW?

Abernathy, Texas is on Interstate Hwy 27 & US Hwy 87, 18 miles north of Lubbock in Hale County. The town was founded in 1909 when the Santa Fe Railroad built from Plainview to

Lubbock. The town site was platted and named for M.C. Abernathy. Since there were already several buildings in Bartonsite and none in Abernathy, the founding fathers had some of the buildings moved to Abernathy. Move began late summer of 1909. Buildings were placed on rollers. Steam driven tractors used moved only 3 to 4 miles per hour. A 2 story hotel, lumberyard, blacksmith shop & 3 or 4 residents were some of the buildings moved. Oil was discovered in Abernathy in 1946 & 1947 caused a boom, resulting in a rise in both the number of businesses & population. The town has remained an agribusiness & trading center.



SOMETHING LOST?
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C.O.G. Operations
 Rod Mc. General Manager
 Paul O. Maintenance
 Roy F. Maintenance
 Dina P. Housekeeping/Maintenance
 Pixie Mc. Office Supervisor
 Lara L. Office
 Craig Mc Nekkid Café Manager
 Deidra F. Rental Cabin Coordinator

Board of Directors & Officers

David M. President	pmsgrave@msn.com	512-284-0252
Mike W. Vice President	taz4951@yahoo.com	512-423-0659
Linda M. Secretary	lnlazy@yahoo.com	512-461-6419
DA G	dkjdag@swbell.net	512-836-2843
Margie H.		512-273-2632
Rod Mc. Treasurer	rod@starranch.net	512-229-6593
Nancy D. Corporate Secretary		
Wanda H. Corporate Secretary		

Sahnoan Council
 Paul & Jeannie O
 Roy & Deidra F.
 Larry & Melissa S.
 Mike A.

Volunteers
 Yvonne P.
 Mike A.
 Dick & Peg L.
 Cliff & Margie H.
 Roy & Deidra F.
 Larry & Melissa S.
 Linda M. DA G. & Debbie J
 Mike W. & Jennifer M.
 Abby P.

AANR Ambassadors:
 Hal & Nancy D.

Please do not leave junk items in front of dumpsters, dispose of them properly.

Credit Card Scams taken from the "Bottom Line"

The 3 digit security code on the back of credit cards are meant to protect you from criminals who want to charge purchases to your account. But criminals are tricking card holders into revealing the codes. *The scam works like this:* You receive a phone call from someone who claims to work in your card issuers fraud prevention department. The caller reads your credit card number to you & says that suspicious transactions have been identified on your account. They ask you to confirm if you made those purchases. When you say you did not, they tell you not to worry because a new account number will be issued & you won't be responsible for any charges but you must provide the security code to prove the card is still in your possession. *What to do:* if a caller claims to be from the fraud prevention department ask for their name &/ or employee ID. Hang up, call the 800 number on the back of your credit card, ask for the fraud prevention department for that particular employee. If the call was not from the card issuer, explain that your account number has been stolen. The issuer will give you a new card with a new number.



Hill Country Nudists
HCN Nude Boat Party
 Texas Movies Theme
Saturday
Sept. 12th, 2015
 Download the registration



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Deadlines are the 25th day of the month prior to each publication. Want Ads are also welcomed and will be posted in the Sahnoan Star for a maximum of 90 days. If you would like to place a Want Ad, please write it and submit it via mail, fax or email. Business Ads are accepted at the price of \$25.00 per month.